

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo  
Cn 4853  
Trenton, NJ 08650  
(609) 587-6888

In re:

Roberto Roman  
Tinisha Roman

Debtor(s)



Order Filed on June 19, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 13-28221 / KCF

Hearing Date: 06/13/2018

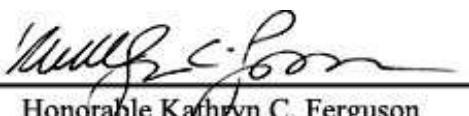
Judge: Kathryn C. Ferguson

Chapter: 13

### ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: June 19, 2018**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Case 13-28221-KCF Doc 137 Filed 06/21/18 Entered 06/22/18 00:38:30 Desc  
Imaged Certificate of Notice Page 2 of 4  
The modified plan of the debtor having been proposed to creditors, and a hearing having been held on  
the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy  
Code have been complied with; and for good cause shown, it is

**ORDERED** that the modified plan of the above named debtor, dated 05/09/2018, or the last amended  
plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in  
accordance with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 60  
months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following  
schedule, which payments shall include commission and expenses of the Standing Trustee in accordance  
with 28 U.S.C. § 586:

\$88,758.00 PAID TO DATE

\$2,000.00 for 2 months beginning 07/01/2018

**ORDERED** that the case is confirmed with a calculated plan funding of \$92,758.00. General  
unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex parte, an Amended  
Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed.  
R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b)  
Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13  
plan by the Standing Trustee.

**ORDERED** that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

**ORDERED** that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

In re:  
Roberto Roman  
Tinisha Roman  
Debtors

Case No. 13-28221-KCF  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2018.

db/jdb +Roberto Roman, Tinisha Roman, 126 Park Avenue, Old Bridge, NJ 08857-1226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Allyson M Kiesel on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A., AS SERVICER FOR HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE et.al. nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12 nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Drew Edwards on behalf of Creditor Midstate Federal Credit Union drew@edwardslegal.com  
Nicholas V. Rogers on behalf of Creditor HSBC Bank USA, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12 nj.bkecf@fedphe.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com  
Ryan L. Gentile on behalf of Joint Debtor Tinisha Roman rlg@lawgmf.com, rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;kp@lawgmf.com  
Ryan L. Gentile on behalf of Debtor Roberto Roman rlg@lawgmf.com, rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;kp@lawgmf.com

TOTAL: 13